

# The Ulster County Consumer

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## Director's Note:

### Contracts & Callers Edition

In the last three months the Consumer Fraud Bureau has seen a spike in inquiries involving unsolicited/phishing phone calls and contractual disputes. Therefore, this edition of the newsletter is devoted to those two issues.

There are three main types of unsolicited phone calls:

- those from individuals trying to sell you goods and services;
- those that are “phishing” for information such as your Social Security or credit card

numbers; and

- outright scams.

One prevalent example of an outright scam is the “grandparent scam,” which continues to plague Ulster County. As a reminder, the grandparent scam involves someone calling you, purporting to be a grandchild in trouble, and asking you to wire money. More information on unsolicited calls can be found on Page 2.

Page 3 of this newsletter is devoted to contracts – how to read and draft them. I cannot stress enough the

importance of thoroughly reading the contact yourself. Do not rely on a sales agent to tell you what is in the contract or “What this really means is ...” Once you have signed the document you have entered into a legally binding contract which may differ from what the sales agent *said* to you.

As always, the Consumer Fraud Bureau stands ready to assist you with any and all consumer questions or complaints. We can be reached at 340-3260.

*Janet Caffo*

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Free to all Ulster County  
residents by request.

## Contractor Sentenced in Fraud Cases

Matthew Kranenburg, 39, of Kingston, was convicted in June of two counts of grand larceny and sentenced to four to eight years in state prison. He was also ordered to pay \$280,293 in restitution. Mr. Kranen-

burg would contract to do home improvement work, take money but not do the work.

As a reminder, the Ulster County Consumer Fraud Bureau will perform a Business Performance In-

quiry on any contractor or business using our database of complaints filed through this office and other sources such as the Better Business Bureau.

## Beware Phishing Scams — Don't Take the Bait!

“Phishing” is an attempt to acquire personal information (such as Social Security or account numbers and passwords) by posing as a representative of a reputable company or organization. Phishing scammers may approach their victims by phone, email or text message.

Treat all unsolicited communications with skepticism. Do not give out personal information. Businesses and the government will never

call or email you to ask you to verify your personal information.

Phishing email may include the letterhead and logo of a real company, but that doesn't mean it is legitimate. The sender's email address may look official, but email addresses can be easily forged.

Do not click on links embedded in an email.

Never click on pop-up boxes and never enter personal

information into a pop-up box.

Some phishers claim they are from a business or law enforcement and are investigating apparent fraud on your accounts. Ask them what organization they are calling from; then get the number from the phone book or directory assistance and call that organization directly to verify the claim.

Do not rely on any contact information the caller offers you.

## Cut Unwanted Calls By Joining Do-Not-Call Registry

To reduce the number of unsolicited phone calls you receive, register your phone numbers on the Do Not Call Registry at 1-888-382-1222. This service is good for both landlines and cell phones, but you must call from the phone number you want to register. The



Registry does not stop all unsolicited phone calls. The following telephone calls are permitted by law:

- Calls in response to your request;
- Calls regarding an existing debt, contract or payment;
- Calls from a company or individual you have done business with during the past year;
- Calls for a charitable organization; and
- Calls from politicians or political groups.

## “Grandparent Scam” Still Active in Ulster County

In this scam, a caller poses as the victim's grandchild, claiming to be in an emergency situation and asking the grandparent to wire money. The call may come late at night, when the recipient is not alert.

The Bureau advises seniors

and others to be wary of

- An urgent call for help with a crisis such as a car crash or trouble with the law;
- A request to send money via Western Union or

“Grandma?

Please help ...”

MoneyGram;

- A request to keep the call confidential.

If you receive such a call, ask questions to verify the caller's identity and check with family members to verify your grandchild's location.

## Tips for Drafting a Contract

To avoid trouble, follow these tips when contracting with a seller or service provider:

- The contract should include the full name, physical address (not a post office box) and phone number of both contractor and client.
- Be sure all work to be done is specified in writing. Any verbal changes must be added to the contract.
- List all materials to be used in the project, including brand names and model numbers, if applicable, along with the price.
- Include a completion schedule, stating estimated start and finish dates and reasons why there may be a delay. Watch for clauses such as "Time is *not* of the essence in this contract."



- Never pay the full price upfront. Withhold final payment until all work is done to your — and the building inspector's — satisfaction.
- Ask for proof of payment to subcontractors.
- Include a statement of any guarantee or warranty for services or materials.

For a copy of our brochure *How to Select a Contractor and Draft a Contract*, call the Consumer Fraud Bureau at 340-3260.

## Tips for Reading a Contract

It is best to read a contract alone, without any distraction. If you are distracted you may rush and make a mistake.

If you are feeling pressured to sign quickly or if you are told the transaction you are considering has a time limitation, walk away. Reputa-

ble businesses do not coerce you into making quick decisions.

Take the time to ensure you know exactly what you are purchasing and the scope of the contract.

Never sign anything you don't understand. Some

contracts are deliberately complex in order to confuse.

Seek review or counsel. You don't always need a lawyer. You could ask a trusted friend or relative their opinion. They may interpret the contract differently or find discrepancies or areas that need to be revised.

## Do I Have 3 Days to Cancel a Contract?

There is no general "cooling-off" law in New York. Only certain types of transactions can be cancelled within a three-day period. These include:

- door-to-door sales
- health club and camp-

ground membership sales

- Home improvement contracts over \$500.00.

You do **not** have three days to cancel an automobile



sales contract, unless there is a failure to secure financing.

For more information, contact the Bureau at 340-3260

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[www.co.ulster.ny.us/  
consumerfraud](http://www.co.ulster.ny.us/consumerfraud)

**Ulster County Executive Mike Hein** encourages you to call or visit the Ulster County Consumer Fraud Bureau if you need help with any consumer issue. The staff is happy to answer your questions and provide information on a wide variety of topics.

## Marketbasket Survey: January Through June

The Marketbasket Survey is intended to provide consumers of Ulster County with information regarding fluctuations in the local cost of retail foods. The Survey is conducted twice a month in three local chain-type supermarkets. An average is taken and comparisons are made with the previous survey.

The items in the survey are based on the U.S. Department of Agriculture's Moderate Cost Family Food Plan, which projects the weekly cost of feeding a family of four.

